

## What company is this complaint about?

### COMPANY INFORMATION

NAVY FEDERAL CREDIT UNION

## What people are involved?

### YOUR CONTACT INFORMATION

Amanda Johnson

escambia59@gmail.com

(251) 321-8368

208 Pecan Dr Brewton, Alabama 36426-

1255 United States

### YOUR PREFERRED LANGUAGE

English

### YOUR DEMOGRAPHIC INFORMATION

#### AGE

77

#### HOUSEHOLD SIZE INCLUDING TOTAL NUMBER OF ADULTS AND CHILDREN

1



## Information requested

### STATUS

CFPB

requested more

information

from you on

4/8/2022

Please provide the information we need to keep your

## complaint moving.

### We need your help to:

- Attach the documents you told us you wanted to provide when you submitted your complaint on the phone.

### Please Provide:

- Any relevant documents you want sent to the company as part of your complaint.



## Information received

### STATUS

CFPB received  
requested  
information  
from you on  
4/14/2022

Thank you for replying to our request for information. We are now able to resume work on this complaint.



## Sent to company

### STATUS

Sent to  
company on  
4/14/2022

We've sent your complaint to the company, and we will let you know when they respond.

Their response should include the steps they took, or will take, to address your complaint.

Companies generally respond in 15 days. In some cases, the company will let you know their response is in progress and provide a final response in 60 days.

## What product or service is your complaint about?

### PRODUCT OR SERVICE

Credit reporting, credit repair services, or other personal consumer reports

### TYPE

Credit reporting

## What type of problem are you having?

### ISSUE

Incorrect information on your report

### TYPE OF ISSUE

Account status incorrect

### HAVE YOU ALREADY TRIED TO FIX THIS PROBLEM WITH THE COMPANY?

Yes

### DID YOU REQUEST INFORMATION FROM THE COMPANY?

No

## What happened?

False appropriation of Funds and a disputed statement. This is submitted evidence of exploitation in the marketplace On March 17, 2022 Keisha at Navy Federal Credit Union began the final sequence in a series of an event. Keisha of the loan department assisted me with the pay off of a secured loan then issued a case number or authorization number of #13382 for the payoff of \$4064.96 "final loan payment" in the amount of \$4064.96 in a secured debt. The return was supposed to be a total amount of \$4064.96. The accrued interest was paid daily, therefore there was no compound accrued interest when the loan was paid off and Keisha informed me on 03/17/2022 that I would receive my lump total credited of \$4064.96 instead I received \$3647.20 a difference of \$418.09 that was not credited to my account. On 03/19/2022 I spoke to Karen at Navy regarding this abuse, she informed me she was going to refer to supervisor Rachel, who I had a short conversation with before I got disconnected, however she did not return the call, she asserted that she did not have the authority to reimburse me my funds that was illegally taken from me, but she said she would check in the back office to see if they would reimburse me and cancel that money that they illegally held out of my account. Furthermore Navy Federal Credit Union has placed someone in authority in the loan department with a perverted personality that has caused physical and psychological pain on me. Navy Federal Credit Union Contra has used gorilla forces in my case not one time, not two times, but this is the third time they have used this gorilla forces to confiscate my funds of \$418.09 this go around. On 03/17/2022 there was no accrued interest owed on the loan or any other expenses. The accrued interest had been paid daily on the principal balance. This employee who has been terrorizing me on different occasions has a chemical imbalance in their brain to take possession and control of people's of color funds for the third time. However after this malignant abuse from Navy Federal loan department I received a congratulations notice "You have Made Your Final Loan Payment!" "It's a happy day when you make your last loan payment. Congratulations! Consider

applying the amount you were paying on your loan toward your next goal, such as paying off another debt, creating a safety net, opening a retirement account, saving for a down payment" "For more resources to help you reach your financial goals or to learn more about other loan options, visit navyfederal.org" The payoff of this loan has caused my credit score to drop 6 points instead of it being a happy occasion it has caused me embarrassment, stress, and affected my credit status to pay off this loan. Instead of saying paid off, it is saying closed at the credit bureau. Enclosed is a document from Credit Karma and the congratulations card that I received from Navy Federal and a copy of the incorrect funds that were credited back to my account. The narcissistic sticky finger back office employee of Navy Federal Credit Union violated my 1st Amendment Right. "The first amendment rights protects American people from government censorship." Money can not be seized, blocked, or intercepted by a government or any other narcissistic third party. More over, the back office employee of Navy Federal is untettered poorly uneducated person. Furthermore, Navy Federal untettered back office loan department used high level of aggression and harsh language in their report to the credit bureaus (Credit Karma, Experian, TransUnion, and Equifax) Credit Karma has provided me with an electronic email of Navy Federal's harsh (derogatory) report of my account. When it was a current account in good standing. This was a deliberate attach against my credit because of their dysfunctional hostility against me. I have received negative results from this as denied credit because of Navy Federal sticky fingers abuse to censorship my funds. Therefore, this was retaliation against me for paying off a bill that was never late, never received a negative notice. This was the abuse I received from the back office at Navy Federal. I request immediately my refund of \$418.09. The payoff of this loan has caused my credit score to drop 6 points instead of it being a happy occasion it has caused me embarrassment, stress, and affected my credit status to pay off this loan. Instead of saying paid off, it is saying closed at the credit bureau. Enclosed is a document from Credit Karma and the congratulations card that I received from Navy Federal and a copy of the incorrect funds that were credited back to my account.

☐ I WANT THE CFPB TO PUBLISH THIS DESCRIPTION ON CONSUMERFINANCE.GOV SO THAT OTHERS CAN LEARN FROM MY EXPERIENCE.

The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works.](#) I consent to publishing this description after the CFPB has taken these steps.


## What would be a fair resolution to this issue?

In closing I am requesting to receive my full benefits returned back to my account and my \$418.09 that has been confiscated by your employee with sticky fingers on 03/19/2022.

### 1 attachment

View uploaded documents by clicking on the file name. Documents that pass virus scanning are typically available within 2 minutes of upload.

NFCU Account is closed verification 06APR2022.pdf (1.3 MB)

 An official website of the United States Government



## Summary of complaint submitted

220408-8477883

CLOSED

### Submitted

STATUS	PRODUCT	ISSUE
Submitted to the CFPB on 4/8/2022	Credit reporting, credit repair services, or other personal consumer reports	Incorrect information on your report

We received your complaint. Thank you.

We will review your complaint. Depending on what we find, we will typically:

- Send your complaint to the company for a response; or
- Send your complaint to another state or federal agency, or help you get in touch with your state or local consumer protection office; or
- Let you know if we need more information to continue our work.

### YOUR COMPLAINT

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1/22/24, 8:50 AM

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supervisor Rachel, who I had a short conversation with before I got disconnected, however she did not return the call, she asserted that she did not have the authority to reimburse me my funds that was illegally taken from me, but she said she would check in the back office to see if they would reimburse me and cancel that money that they illegally held out of my account. Furthermore Navy Federal Credit Union has placed someone in authority in the loan department with a perverted personality that has caused physical and psychological pain on me. Navy Federal Credit Union Contra has used gorilla forces in my case not one time, not two times, but this is the third time they have used this gorilla forces to confiscate my funds of \$418.09 this go around. On 03/17/2022 there was no accrued interest owed on the loan or any other expenses. The accrued interest had been paid daily on the principal balance. This employee who has been terrorizing me on different occasions has a chemical imbalance in their brain to take possession and control of people's of color funds for the third time. However after this malignant abuse from Navy Federal loan department I received a congratulations notice "You have Made Your Final Loan Payment!" "It's a happy day when you make your last loan payment. Congratulations! Consider applying the amount you were paying on your loan toward your next goal, such as paying off another debt, creating a safety net, opening a retirement account, saving for a down payment" "For more resources to help you reach your financial goals or to learn more about other loan options, visit navyfederal.org" The payoff of this loan has caused my credit score to drop 6 points instead of it being a happy occasion it has caused me embarrassment, stress, and affected my credit status to pay off this loan. Instead of saying paid off, it is saying closed at the credit bureau. Enclosed is a document from Credit Karma and the congratulations card that I received from Navy Federal and a copy of the incorrect funds that were credited back to my account. The narcissistic sticky finger back office employee of Navy Federal Credit Union violated my 1st Amendment Right. "The first amendment rights protects American people from government censorship." Money can not be seized, blocked, or intercepted by a government or any other narcissistic third party. More over, the back office employee of Navy Federal is untettered poorly uneducated person. Furthermore, Navy Federal untettered back office loan department used high level of aggression and harsh language in their report to the credit bureaus (Credit Karma, Experian, TransUnion, and Equifax) Credit Karma has provided me with an electronic email of Navy Federal's harsh (derogatory) report of my account. When it was a current account in good standing. This was a deliberate attach against my credit because of their dysfunctional hostility against me. I have received negative results from this as denied credit because of Navy Federal sticky fingers abuse to censorship my funds. Therefore, this was retaliation against me for paying off a bill that was never late, never received a negative notice. This was the abuse I received from the back office at Navy Federal. I request immediately my refund of \$418.09. The payoff of this loan has caused my credit score to drop 6 points instead of it being a happy occasion it has caused me embarrassment, stress, and affected my credit status to pay off this loan. Instead of saying paid off, it is saying closed at the credit bureau. Enclosed is a document from Credit Karma and the congratulations card that I received from Navy Federal and a copy of the incorrect funds that were credited back to my account.



## Company still working

### STATUS

Company  
response is in  
progress as of  
4/25/2022

The company has responded that it is still working on your issue

In some cases, companies need more time to respond. You should receive a final response within 60 days from the date we sent your complaint to the company.

### COMPANY'S INTERIM RESPONSE

Our review of the matter is in progress and we will respond as soon as possible.



## Company responded

### STATUS

Company  
responded  
on  
6/10/2022

### RESPONSE TYPE

Closed with  
explanation

## Company's Response

The following references the complaint we received on 14 April 2022 from the Consumer Financial Protection Bureau on behalf of Navy Federal member Amanda Johnson. The complaint was assigned a case number of 220408-8477883. Navy Federal has reviewed Mrs. Johnson's concerns. As advised in our response to CFPB case number 220224-8188947, our records show that our member established her Share Pledge loan ending in 7253 on 8 March 2016 for \$19,405.45, secured with the funds in her savings account ending in 4226. During routine reviews of Ms. Johnson's account, it was identified that our system was not adjusting the hold in her savings account to the correct amount remaining on the loan due to her daily payments of less than one dollar. To resolve the discrepancies, the hold on the savings account was adjusted in November 2021 and February 2022 to reflect the same amount as her loan balance, and on each occasion this adjustment caused the savings account to become negative. Ms. Johnson paid the loan account in full on 17 March 2022 with a payment of \$4,064.96. At that time, the hold on funds in her

share savings was released. We have confirmed that the information reported to the four nationwide credit reporting agencies regarding Mrs. Johnson's loan account is accurate. We will not request the removal of valid data from our member's credit file. Navy Federal does not tolerate discrimination, harassment or inappropriate conduct by or against employees, members, vendors, contractors or any other individuals who conduct business with us.



## Feedback provided

### STATUS

Feedback  
provided on  
6/10/2022

## Your feedback

### THE COMPANY'S RESPONSE ADDRESSED ALL OF MY ISSUES

No

### ADDITIONAL COMMENTS

Navy Federal Credit Union has responded with unreliable, unaccountable and no supporting exhibits. Navy Federal Credit Union erratic respond was unsubstantiated, unsupported, and uncorroborated with any supported evidence. Navy Federal Credit Union supportive evidence was criminal deception involving fraudulent written white collar unjustifiably illicit swindling. Their documentations would have provide official information or evidence that I were serve official as on record but no record or notification just blindsided. Ms. Johnson was never, at no time, advise, caution, or let her know about an adjustment she found out only through Navy Federal Credit Union fraudster responder and their sticky fingers employees in the back office. Navy Federal Credit Union alleged "Ms. Johnson account was identified though our system was not adjusting the hold in her saving account to the correct amount remaining on the loan due to her daily payments of less than one dollars." After, my mass payments it became less than one dollar. Ms. Johnson never received a caution or awareness of the adjustment through U. S. Mail or email or monthly statement of this deceitful claim written by their fraudster. Navy Federal Credit Union fraudster further asserted they have committed the criminal holding of my funds through November 2021 to February 2022. The fraudster continued to assert "We will not request the removal of valid data from our member's credit credit file." What is the fraudster claiming as valid data? There are many numerous ways of discrimination with veracity with incorrect facts including false imprisonment of funds. This tort of false imprisonment was committed as an act of restraint of my funds which has confines me to a boundary area of no funds because of Navy Federal Credit Union staff escorted with their malignant heart.

### I UNDERSTAND THE COMPANY'S RESPONSE TO MY COMPLAINT